

**SKEMA TA' KUMPENS  
LID-DEPOŻITANTI**

**DEPOSITOR COMPENSATION  
SCHEME**

## Fuljett ta' Informazzjoni għad-Depożitant Informazzjoni bażika dwar il-protezzjoni tad-depożitu

**Id-depożiti fil-Bank of Valletta p.l.c. jinsabu protetti minn:** L- Iskema ta' Kumpens lid-Depożitant<sup>1</sup>, stabbilita taħt irRegolament 4 tar-Regolamenti dwar Skema ta' Kumpens lid-Depożitant, 2015.

**Limitu ta' protezzjoni:** €100,000 għal kull depożitant għal kull istituzzjoni ta' kreditu<sup>2</sup>

**Jekk inti jkollok iżjed depożiti mal-istess istituzzjoni ta' kreditu:** Id-depożiti kollha tiegħek mal-istess istituzzjoni ta' kreditu huma "aggregati" u t-total huwa sugġett għal-limitu ta' €100,000.

**Jekk inti jkollok kont kongunt ma' persuna(i) oħra:** Il-limitu ta' €100,000 japplika għal kull depożitant separatament<sup>3</sup>

**Perjodu tar-rimborz fil-każ ta' falliment tal-istituzzjoni ta' kreditu:** 20 jum tax-xogħol<sup>4</sup>

**Munita tar-rimborz:** EURO

### Kuntatt:

Skema ta' Kumpens lid-Depożitant,  
c/o Awtorità għas-Servizzi Finanzjarji ta' Malta,  
Triq l-Imdina, Zone 1  
Central Business District,  
Birkirkara CBD 1010 Malta;  
Tel: (356) 2144 1155;  
Email: [dcs\\_ics@compensationschemes.org.mt](mailto:dcs_ics@compensationschemes.org.mt)

Iżjed informazzjoni: [www.compensationschemes.org.mt](http://www.compensationschemes.org.mt)

### <sup>1</sup> Skema responsabbli għall-protezzjoni tad-depożitu tiegħek

Id-depożitu tiegħek huwa kopert minn Skema ta' Garanzija tad-Depożiti statutorja. Li kieku kellha l-istituzzjoni ta' kreditu tiegħek tfalli, id-depożiti tiegħek f'kull każ kien jithallsu lura sa ammont ta' €100,000.

### <sup>2</sup> Limitu ġenerali tal-protezzjoni

Jekk id-depożitu ma jkunx jista' jingibed għaliex l-istituzzjoni ta' kreditu ma tkunx tista' tissodisfa l-obbligi finanzjarji tagħha, id-depożitanti jithallsu lura mill-Iskema ta' Kumpens lid-Depożitant, skont ir-regolamenti. Dan il-hlas lura jkopri massimu ta' €100,000 għal kull istituzzjoni ta' kreditu. Dan ifisser li id-depożiti kollha mal-istess istituzzjoni ta' kreditu jingħaddu flimkien sabiex jigi ddeterminat il-livell ta' kopertura. Jekk, per eżempju, depożitant ikollu kont ta' tfaddil b' €90,000 u kont kurrenti b' €20,000, hu jew hi jithallas lura €100,000 biss.

Minbarra l-protezzjoni deskritta hawn fuq, f'xi każijiet id-depożiti jistgħu jkunu protetti sa massimu ta' €500,000 għal sitt xhur wara li l-ammont ikun gie kkreditat jew mill-mument meta dawn id-depożiti jsiru legalment trasferibbli. Sabiex jikkwalifika għal din il-protezzjoni oghla, depożitu li jaqbeż il-€100,000 għandu jissodisfa

## Depositor Information Sheet Basic information about the protection of deposits

**Deposits in Bank of Valletta p.l.c. are protected by:** The Depositor Compensation Scheme<sup>1</sup>, established under Regulation 4 of the Depositor Compensation Scheme Regulations, 2015.

**Limit of protection:** €100,000 per depositor per credit institution<sup>2</sup>

**If you have more deposits at the same credit institution:** All your deposits at the same credit institution are "aggregated" and the total is subject to the limit of €100,000.

**If you have a joint account with other person(s):** The limit of €100,000 applies to each depositor separately<sup>3</sup>

**Reimbursement period in case of credit institution's failure:** 20 working days<sup>4</sup>

**Currency of reimbursement:** EURO

### Contact:

Depositor Compensation Scheme,  
c/o Malta Financial Services Authority,  
Triq l-Imdina, Zone 1,  
Central Business District,  
Birkirkara, CBD 1010, Malta;  
Tel: (+356) 2144 1155;  
Email: [dcs\\_ics@compensationschemes.org.mt](mailto:dcs_ics@compensationschemes.org.mt)

More information: [www.compensationschemes.org.mt](http://www.compensationschemes.org.mt)

### <sup>1</sup> Scheme responsible for the protection of your deposit

Your deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your credit institution should occur, your deposits would in any case be repaid up to €100,000.

### <sup>2</sup> General limit of protection

If a deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by the Depositor Compensation Scheme, in accordance with the regulations. This repayment covers a maximum of €100,000 per credit institution. This means that all deposits at the same credit institution are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with €90,000 and a current account with €20,000, he or she will only be repaid €100,000.

In addition to the protection described above, deposits may be protected in some cases up to a maximum of €500,000 for six months after the amount has been credited or from the moment when such deposits become legally transferable. In order to qualify for such higher protection, a deposit in excess of €100,000 must meet any one of the following additional criteria:

xi wieħed minn dawn il-kriterji addizzjonali li ġejjin:

(A) jinkludi:

- a. flus depożitati bi thejjiġa għax-xiri ta' proprjetà residenzjali privata mid-depożitant; jew
- b. flus li jirrappreżentaw il-qligħ mill-bejgħ ta' proprjetà residenzjali privata tad-depożitant; jew

(B) jinkludi somom imħallsa lid-depożitant fir-rigward ta':

- a. separazzjoni, divorzju jew xoljiment tal-unjoni civili tagħhom; jew
- b. benefiċċji pagabbli mal-irtirar; jew
- c. talba għall-kumpens minħabba fi tkeċċija ingusta; jew
- d. talba għal kumpens minħabba f'sensja; jew
- e. benefiċċji pagabbli mal-mewt jew korriment fiżiku; jew
- f. talba għall-kumpens mogħti għal kundanna żbaljata.

Iżjed informazzjoni tista' tinkiseb minn:

[www.compensationschemes.org.mt](http://www.compensationschemes.org.mt)

### **<sup>3</sup> Limitu tal-protezzjoni għall-kontijiet kongunti**

Fil-kaz ta' kontijiet kongunti, il-limitu ta' €100,000 japplika għal kull depożitant.

Madankollu, depożiti f'kont li għalih huma intitolati żewġ persuni jew aktar bħala membri ta' shubija kummerċjali, assoċjazzjoni jew gruppi ta' natura simili, li ma jkollhom personalità ġuridika, jiġu aggregati u trattati daqslikieku kienu saru minn depożitant wieħed għall-finijiet tal-kalkolu tal-limitu ta' €100,000.

### **<sup>4</sup> Rimborż:**

L-Iskema ta' Garanzija tad-Depożiti responsabbli hija l-Iskema ta' Kumpens lid-Depożitant, c/o L-Awtorità għas-Servizzi Finanzjarji ta' Malta, Triq l-Imdina, Zone 1, Central Business District, Birkirkara CBD 1010, Malta; Tel: (356) 2144 1155;

Email: [dcs\\_ics@compensationschemes.org.mt](mailto:dcs_ics@compensationschemes.org.mt)

Din thallas lura d-depożiti tiegħek sa €100,000 fi żmien 20 ġurnata tax-xogħol sal-31 ta' Diċembru 2018; fi żmien 15-il ġurnata tax-xogħol mill-1 ta' Jannar 2019 sal-31 ta' Diċembru 2020; fi żmien 10 ijiem tax-xogħol mill-1 ta' Jannar 2021 sal-31 ta' Diċembru 2023; u fi żmien 7 ijiem tax-xogħol mill-1 ta' Jannar 2024 'il quddiem.

Sal-31 ta' Diċembru 2023, meta l-Iskema ta' Kumpens lid-Depożitant ma tkunx tista' thallas lura l-ammont ripagabbli fi żmien 7 ijiem tax-xogħol, id-depożitanti għandu jkollhom aċċess għal ammont, ekwivalenti għal tlett darbiet il-paga minima fil-ġimgħa grossa li jkun ikopri l- għoli tal-hajja, 'fi żmien 5 ijiem tax-xogħol minn meta ssir t-talba għalihom mingħand id-depożitant. L-Iskema ta' Kumpens lid-Depożitant għandha tagħti aċċess biss għal dan l-ammont fi żmien 5 ijiem tax-xogħol fuq il-bażi tal-informazzjoni pprovduta mill-istituzzjoni ta' kreditu. Dak l-ammont għandu jitnaqqas mill-kumpens li jista' jkollu jithallas.

(A) it comprises:

- a. monies deposited in preparation for the purchase of a private residential property by the depositor; or
- b. monies which represent the proceeds of sale of a private residential property of the depositor; or

(B) it comprises sums paid to the depositor in respect of:

- a. a separation, divorce or dissolution of their civil union; or
- b. benefits payable on retirement; or
- c. a claim for compensation for unfair dismissal; or
- d. a claim for compensation for redundancy; or
- e. benefits payable for death or bodily injury; or
- f. a claim for compensation for wrongful conviction.

More information can be obtained under:

[www.compensationschemes.org.mt](http://www.compensationschemes.org.mt)

### **<sup>3</sup> Limit of protection for joint accounts**

In case of joint accounts, the limit of €100,000 applies to each depositor.

However, deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of €100,000.

### **<sup>4</sup> Reimbursement**

The responsible Deposit Guarantee Scheme is the Depositor Compensation Scheme, c/o Malta Financial Services Authority, Triq l-Imdina, Zone 1, Central Business District, Birkirkara, CBD 1010, Malta; Tel: (+356) 2144 1155;

Email: [dcs\\_ics@compensationschemes.org.mt](mailto:dcs_ics@compensationschemes.org.mt)

It will repay your deposits up to €100,000 within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 until 31 December 2023; and within 7 working days from 1 January 2024 onwards.

Until 31 December 2023, where the Depositor Compensation Scheme cannot make the repayable amount(s) available within 7 working days, depositors shall have access to an amount, equivalent to three times the gross weekly minimum wage to cover the cost of living, within 5 working days of a request from the depositor. The Depositor Compensation Scheme shall only grant access to such amount within 5 working days on the basis of data provided by the credit institution. Such amount shall be deducted from the compensation which may be payable.

If you have not been repaid within these deadlines, you should make contact with the Depositor Compensation Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained from [www.compensationschemes.org.mt](http://www.compensationschemes.org.mt).

Jekk tkun għadek ma thallastx lura fi żmien dawk l-iskadenzi, għandek tikkuntattja lill-Iskema ta' Kumpens lid-Depożitant peress li ż-żmien biex tippreżenta t-talba għal rimborż jista' jingħalaq wara certu limitu ta' żmien. Iżjed informazzjoni tista' tinkiseb minn: [www.compensationschemes.org.mt](http://www.compensationschemes.org.mt).

### Informazzjoni importanti oħra

Generalment, id-depożitanti kollha f'livell ta' konsumatur u n-negozji kollha huma koperti mill-Iskema ta' Kumpens lid-Depożitant. L-eċċezzjonijiet għal certu depożiti jinsabu minnha fuq is-sit elettroniku tal-Iskema ta' Kumpens lid-Depożitant. Fuq talba, l-istituzzjoni ta' kreditu tiegħek ser tinfirmak ukoll jekk certu prodotti humiex koperti jew le. Jekk id-depożiti huma koperti, l-istituzzjoni ta' kreditu għandha wkoll tikkonferma dan fuq ir-rendikont tal-kont.

### REGOLAMENTI DWAR L-SKEMA TA' KUMPENS LID-DEPOŻITANTI, 2015

#### DEPOŻITI LI MHUMIEX PROTETTI SKONT IR-REGOLAMENT 9 (2)

Depożitu jiġi eskluż mill-protezzjoni taħt l-Iskema ta' Kumpens lid-Depożitant jekk:

- id-depożitu jirriżulta minn tranżazzjonijiet li konnessa magħhom kien hemm kundanna kriminali għall-ħasil tal-flus;
- id-detentur u kwalunkwe sid benefiċjarju tad-depożitu qatt ma jkun għe identifikat skont ir-rekwiżiti għall-prevenzjoni tal-ħasil tal-flus meta d-depożitu ma jibqgħux disponibbli;
- id-depożitu jsir minn depożitant li huwa wiehed minn dawn li ġejjin:
  - istituzzjoni ta' kreditu oħra f'isimha stess u akkont tagħha stess
  - istituzzjoni finanzjarja
  - ditta ta' investiment
  - impriza tal-assigurazzjoni
  - impriza tar-riassigurazzjoni
  - impriza ta' investiment kollettiv
  - fond ta' pensjoni jew irtirar
  - awtorita pubblika
  - flus elettronici jew fondi miksuba minflok flus elettronici
- Fondi proprji li jkopru l-komponenti tal-kapital tal-bank.
- Jikkonsisti f'titoli ta' dejn maħruġa minn istituzzjoni ta' kreditu u obligazzjonijiet li jirriżultaw minn accettazzjonijiet proprji u ċedoli;
- id-depożitu jinżamm ma' istituzzjoni ta' kreditu li tippartecipa fl-Iskema ta' Kumpens lid-Depożitant imma f'fergħa ta' dik l-istituzzjoni ta' kreditu tkun tinsab fi Stat Membru mhux taż-ŻEE <sup>6</sup>.

<sup>6</sup> ŻEE tfisser Żona Ekonomika Ewropea, li tinkludi l-Istati Membri tal-UE (jigifieri l-Awstrija, il-Belġju, il-Bulgarija, il-Kroazja, Ċipru, ir-Repubblika Ċeka, Id-Danimarka, l-Estonja, il-Finlandja, Franza, il-Ġermanja, il-Greċja, l-Ungerija, l-Irlanda, l-Italja, il-Latvja, il-Litwanja, il-Lussemburgu, Malta, l-Olanda, il-Polonja, il-Portugall, ir-Rumanija, is-Slovakkja, is-Slovenja, Spanja u l-Iżvezja) flimkien, l-Islanda, il-Liechtenstein u n-Norveġja.

### Other important information

In general, all retail depositors and businesses are covered by the Depositor Compensation Scheme. Exceptions for certain deposits are stated on the website of the Depositor Compensation Scheme. Your credit institution will also inform you on request whether certain products are covered or not. If deposits are covered, the credit institution shall also confirm this on the statement of account.

### DEPOSITOR COMPENSATION SCHEME REGULATIONS, 2015

#### DEPOSITS WHICH ARE EXCLUDED FROM PROTECTION IN TERMS OF REGULATION 9(2)

A deposit is excluded from protection under the Depositor Compensation Scheme if:

- the deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering;
- the holder and any beneficial owner of the deposit has never been identified in accordance with prevention of money laundering requirements at the compensation date;
- it is a deposit made by a depositor which is one of the following:
  - Credit institution for deposits made on its own behalf and for its own account
  - financial institution
  - investment firm
  - insurance undertaking
  - reinsurance undertaking
  - collective investment undertaking
  - pension or retirement fund
  - public authority
  - funds received in exchange of electronic money
- It consists of own funds comprising the components of the bank's capital.
- It consists of debt securities issued by a credit institution and liabilities arising out of own acceptances and promissory notes.
- The deposit is held with a credit institution participating in the Depositor Compensation Scheme but in a branch of that credit institution which is located in a non-European Economic Area Member <sup>6</sup>.

<sup>6</sup> EEA' stands for the European Economic Area which currently comprises the 27 EU Member States (i.e. Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain & Sweden) plus, Iceland, Liechtenstein, and Norway.

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Il-Bank of Valletta p.l.c. hija kumpanija pubblika b'responsabbilta limitata regolata mill-Awtorita Maltija ghas-Servizzi Finanzjarji u licenzjata biex toffri l-kummerċ bankarju u s-servizzi ta' investiment f'termini tal-Att dwar il-Kummerċ Bankarju (Kap. 371 tal-Ligijiet ta' Malta) u tal-Att dwar Servizzi ta' Investiment (Kap. 370 tal-Ligijiet ta' Malta).

Bank of Valletta p.l.c. is a public limited company regulated by the MFSA and is licensed to carry out the business of banking and investment services in terms of the Banking Act (Cap. 371 of the Laws of Malta) and the Investment Services Act (Cap. 370 of the Laws of Malta).